

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
Catherine J Pacholski § Case No. 17-26184
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 08/31/2017 . The undersigned trustee was appointed on 08/31/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 38,566.15

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	225.14
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 38,341.01

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 01/02/2018 and the deadline for filing governmental claims was 02/27/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 4,606.62 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 4,606.62 , for a total compensation of \$ 4,606.62 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 16.11 , for total expenses of \$ 16.11 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/26/2018 By: /s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 17-26184 PSH Judge: Pamela S. Hollis Trustee Name: Zane L. Zielinski, Trustee
Case Name: Catherine J Pacholski Date Filed (f) or Converted (c): 08/31/2017 (f)
341(a) Meeting Date: 09/28/2017
For Period Ending: 02/26/2018 Claims Bar Date: 01/02/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2016 Ford Explorer	32,000.00	0.00		0.00	FA
2. Necessary Wearing Apparel	1,000.00	0.00		0.00	FA
3. Engagement Ring And Misc. Jewelry	3,125.00	0.00		0.00	FA
4. First Community Bank And Trust	38,566.15	0.00		38,566.15	FA
5. Peoples Gas Credit Union	585.00	0.00		0.00	FA
6. Fidelity	5,749.00	0.00		0.00	FA
7. Cameron Partners Inc.	0.00	0.00		0.00	FA
8. Peoples Gas	84,492.00	0.00		0.00	FA
9. Loans to Comercon partners, Inc. (u)	0.00	0.00		0.00	FA
10. 2 dogs (u)	0.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$165,517.15	\$0.00	\$38,566.15	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Debtor turned over non-exempt funds in excess of \$38,000, which the trustee will administer for the Debtor's creditors. Bar date set for 1/2/18; TFR to follow.

RE PROP # 9 -- The Trustee determine these assets had no value.

Initial Projected Date of Final Report (TFR): 02/28/2018

Current Projected Date of Final Report (TFR): 02/28/2018

FORM 7
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-26184
Case Name: Catherine J Pacholski

Trustee Name: Zane L. Zielinski, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX1825
Checking

Exhibit B

Taxpayer ID No: XX-XXX4009
For Period Ending: 02/26/2018

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/02/17	4	Chatherine Pacholski Cashier's Check First community Bank and Trust	Bank Account	1129-000	\$38,566.15		\$38,566.15
11/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$55.47	\$38,510.68
12/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$55.41	\$38,455.27
01/08/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$57.17	\$38,398.10
02/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$57.09	\$38,341.01

COLUMN TOTALS	\$38,566.15	\$225.14
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$38,566.15	\$225.14
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$38,566.15	\$225.14

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX1825 - Checking	\$38,566.15	\$225.14	\$38,341.01
	\$38,566.15	\$225.14	\$38,341.01
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$38,566.15		
Total Gross Receipts:	\$38,566.15		

ANALYSIS OF CLAIMS REGISTER

Case Number: 17-26184

Date: February 28, 2018

Debtor Name: Catherine J Pacholski

Claims Bar Date: 1/2/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$4,606.62	\$4,606.62
100 2200	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$16.11	\$16.11
1 300 7100	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$1,139.15	\$1,517.95	\$1,517.95
2 300 7100	Speedway Llc P.O. Box 1590 Springfield, Oh 45501	Unsecured	This claim was withdrawn on November 8, 2017.	\$969.26	\$937.51	\$937.51
3 300 7100	American Express Centurion Bank C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Unsecured		\$9,109.41	\$9,171.67	\$9,171.67
4 300 7100	Td Bank, Usa By American Infosource Lp As Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118	Unsecured		\$970.84	\$1,291.24	\$1,291.24
5 350 7200	Bmw Bank Of North America C/O Ais Portfilio Services, Lp 4515 N Santa Fe Ave Dept Aps Oklahoma City, Ok 73118	Unsecured		\$49,091.60	\$48,388.50	\$48,388.50
Case Totals				\$61,280.26	\$65,929.60	\$65,929.60

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-26184

Case Name: Catherine J Pacholski

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand \$ 38,341.01

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 4,606.62	\$ 0.00	\$ 4,606.62
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 16.11	\$ 0.00	\$ 16.11

Total to be paid for chapter 7 administrative expenses \$ 4,622.73

Remaining Balance \$ 33,718.28

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 11,980.86 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital One, N.A.	\$ 1,517.95	\$ 0.00	\$ 1,517.95
3	American Express Centurion Bank	\$ 9,171.67	\$ 0.00	\$ 9,171.67
4	Td Bank, Usa	\$ 1,291.24	\$ 0.00	\$ 1,291.24

Total to be paid to timely general unsecured creditors \$ 11,980.86

Remaining Balance \$ 21,737.42

Tardily filed claims of general (unsecured) creditors totaling \$ 48,388.50 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 44.9 percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
5	Bmw Bank Of North America	\$ 48,388.50	\$ 0.00	\$ 21,737.42

Total to be paid to tardy general unsecured creditors \$ 21,737.42

Remaining Balance \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE